

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: BARBARA MCCAULEY

§  
§  
§  
§  
§  
§

Case No.: 07-22943

Debtor(s)

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/06/2007.
- 2) This case was confirmed on 03/10/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/10/2008, 04/13/2009, 03/07/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/13/2010, 08/28/2012.
- 5) The case was dismissed on 10/29/2012.
- 6) Number of months from filing to the last payment: 57
- 7) Number of months case was pending: 62
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 16,442.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 42,125.00
Less amount refunded to debtor	\$ 1,335.34
<b>NET RECEIPTS</b>	<b>\$ 40,789.66</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,014.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 2,540.78
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 4,554.78**

Attorney fees paid and disclosed by debtor **\$ 1,486.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ECAST SETTLEMENT COR	UNSECURED	NA	415.94	415.94	51.69	.00
DELAWARE PLACE MTG S	SECURED	8,521.00	.00	1,836.88	1,836.88	527.77
AMERICAN HONDA FINAN	SECURED	11,000.00	.00	.00	.00	.00
AMERICAN HONDA FINAN	UNSECURED	1,875.00	.00	.00	.00	.00
WOCHOVIA MORTGAGE	SECURED	334,909.00	338,632.93	.00	.00	.00
INTERNAL REVENUE SER	PRIORITY	4,000.00	NA	NA	.00	.00
ECMC	UNSECURED	83,871.00	141,433.31	141,433.31	9,922.98	.00
AES/NCT	UNSECURED	33,435.00	NA	NA	.00	.00
AMERICAN HOME MTG SR	UNSECURED	100.00	NA	NA	.00	.00
LVNV FUNDING	UNSECURED	8,894.00	9,202.95	9,202.95	1,354.13	.00
AMERICAN EXPRESS CEN	UNSECURED	474.00	579.71	579.71	72.05	.00
ECAST SETTLEMENT COR	UNSECURED	3,877.00	3,992.45	3,992.45	584.71	.00
GEMB/CARE CREDIT COR	UNSECURED	380.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	220.00	250.49	250.49	36.43	.00
ECAST SETTLEMENT COR	UNSECURED	273.00	307.05	307.05	41.26	.00
ECAST SETTLEMENT COR	UNSECURED	537.00	577.06	577.06	71.72	.00
MEDICAL COLLECTIONS	UNSECURED	15.00	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	39.00	NA	NA	.00	.00
US DEPT OF EDUCATION	UNSECURED	40,564.00	NA	NA	.00	.00
ECMC	UNSECURED	.00	125,321.32	125,321.32	17,025.34	.00
ILLINOIS DEPT OF REV	PRIORITY	NA	311.84	311.84	311.84	.00
ILLINOIS DEPT OF REV	UNSECURED	NA	30.20	30.20	.00	.00
INTERNAL REVENUE SER	PRIORITY	NA	4,111.02	4,111.02	4,111.02	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
INTERNAL REVENUE SER	UNSECURED	NA	.57	.57	.00	.00
WOCHOVIA MORTGAGE	SECURED	NA	.00	.00	.00	.00
DELAWARE PLACE MTG S	UNSECURED	NA	2,006.11	2,006.11	287.06	.00
NORTHWESTERN MEDICAL	UNSECURED	354.00	NA	NA	.00	.00
NORTHWESTERN HOSPITA	UNSECURED	464.08	NA	NA	.00	.00
RUSH UNIVERSITY MEDI	UNSECURED	545.15	NA	NA	.00	.00
CHASE BANK USA	UNSECURED	11,415.43	NA	NA	.00	.00
HSBC/BEST BUY	UNSECURED	273.00	NA	NA	.00	.00
GMAC REAL ESTATE	UNSECURED	520.00	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	1,836.88	1,836.88	527.77
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	1,836.88	1,836.88	527.77
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	4,422.86	4,422.86	.00
<b>TOTAL PRIORITY:</b>	4,422.86	4,422.86	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	284,117.16	29,447.37	.00

**Disbursements:**

Expenses of Administration	\$ 4,554.78	
Disbursements to Creditors	\$ 36,234.88	
<b>TOTAL DISBURSEMENTS:</b>		\$ 40,789.66

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/23/2013

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.